

I claim

1. A method of obtaining a bond comprising

providing information on a contractor that is required by a surety over a computer network;

providing owner/obligee information concerning a bond over said computer network;

selecting a surety to provide the bond and presenting the identity of the surety over said computer network;

selecting the type of bond required;

requesting approval of the bond over said computer network and;

obtaining a decision on the bond request over said computer network.

2. The method according to claim 1 wherein the contractor is provided with an authorization code that may be presented at a bid letting along with a contractor's bid, said authorization code permitting an owner/obligee to view an approved bond through said computer network.

3. The method according to claim 1 wherein the bond is a surety bond.

4. The method according to claim 1 wherein the bond is a bid bond.

5. The method according to claim 1 wherein the bond is a contract bond.

6. The method according to claim 1 wherein the bond is a court bond.

7. The method according to claim 1 wherein the bond is a subdivision bond.

8. The method according to claim 1 wherein the bond is a performance bond.

9. The method according to claim 1 wherein the bond is a customs bonds.
10. The method according to claim 1 wherein the bond is a notary bond.
- 11 The method according to claim 1 wherein the bond is a liquor license bond.
12. The method according to claim 1 wherein the bond is a license bond.
13. The method according to claim 1 wherein the bond is a permit bond.
14. The method according to claim 1 wherein the bond is a Small Business Administration bond.
15. The method according to claim 1 wherein the bond is a bail bond.
16. The method according to claim 1 wherein the bond is a supersedeas bond.
17. The method according to claim 1 wherein the network is accessed by a password.
- ~~18.~~ A method of obtaining information concerning a bond application comprising
- accessing a computer network containing information on bonds by providing a password;
  - providing information on a contractor, owner/obligee or a surety over a computer network;
  - obtaining information concerning any bonds involving said contractor, owner/obligee or a surety over the computer network.
- ~~19.~~ A system of obtaining a bond over a computer network comprising a means for providing information on a contractor that is required by a

surety over said computer network;

a means for providing owner/obligee information concerning a bond over said computer network;

a means for selecting a surety to provide the bond and presenting the identity of the surety over said computer network;

a means for selecting the type of bond required by the owner/obligee;

a means for requesting approval of the bond over said computer network;

a means for obtaining a decision on the bond request over said computer network.

20. The system according to claim 19 wherein the contractor is provided with an authorization code that may be presented at a bid letting along with a contractor's bid, said authorization code permitting an owner/obligee to view an approved bond through said computer network.

21. The system according to claim 19 wherein the bond is a surety bond.

22. The system according to claim 19 wherein the bond is a bid bond.

23. The system according to claim 19 wherein the bond is a contract bond.

24. The system according to claim 19 wherein the bond is a court bond.

25. The system according to claim 19 wherein the bond is a subdivision bond.

26. The system according to claim 19 wherein the bond is a performance bond.

27. The system according to claim 19 wherein the bond is a customs bonds.

28. The system according to claim 19 wherein the bond is a notary bond.

29. The system according to claim 19 wherein the bond is a liquor license bond.

30. The system according to claim 19 wherein the bond is a license bond.

31. The system according to claim 19 wherein the bond is a permit bond.

32. The system according to claim 19 wherein the bond is a Small Business Administration bond.

33. The system according to claim 19 wherein the bond is a bail bond.

34. The system according to claim 19 wherein the bond is a supersedeas bond.

35. The system according to claim 19 wherein the network is accessed by a password.

~~36.~~ A system of obtaining information concerning a bond application comprising

a means for accessing a computer network containing information on bonds by providing a password;

a means for providing information on a contractor, owner/obligee or a surety over a computer network;

a means of obtaining information concerning any bonds involving said contractor, owner/obligee or a surety over the computer network.

~~37.~~ An apparatus for obtaining a bond comprising

a web browser running on a client workstation, said workstation being in communication with a web server over a connection

said work station being capable of transmitting information on a contractor that is required by a surety to said server;

said work station being capable of transmitting owner/obligee information concerning a bond to said server;

said work station being capable of transmitting a selection of a surety to provide the bond to said server;

said work station being capable of transmitting selection of the type of bond required by the owner/obligee to said server;

said work station being capable of providing a request for approval of the bond to said server;

said server transmitting a decision on the bond request to said workstation.